

REMARKS

Claims 21-35 and 41-45 are pending in this application. Applicant has amended independent Claim 21 in order to more clearly distinguish the present invention, as defined by independent Claim 21, over the prior art. Applicant respectfully submits that the amendments to independent Claim 21 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 21-35 and 41-45, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §103 REJECTIONS:

The Examiner asserts that Claims 21-22, 24, 26-27, and 29-35 are rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer, et al., U.S. Patent No. 6,208,973 (Boyer) in view of Provost, et al., U.S. Patent No. 6,341,265 (Provost). The Examiner also asserts that Claims 23 and 25 are rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer in view of Provost and further in view of Rosenfeld, et al., U.S. Patent No. 6,804,656 (Rosenfeld). The Examiner also asserts that Claim 28 is rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer in view of Provost and further in view of Sun, et al., U.S. Patent No. 6,273,856 (Sun). Lastly, the Examiner asserts that Claims 41-45 are rejected under 35 U.S.C. §103(a) as being unpatentable over Boyer in view of Provost and further in view of DiRienzo, et al., U.S. Patent No. 6,076,066 (DiRienzo).

As noted above, Applicant has amended independent Claim 21 in order to more clearly distinguish the present invention, as defined by independent Claim 21, over the prior art. Applicant respectfully submits that the amendments to independent Claim 21 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 21-36 and 41-45, is patentable over the prior art.

**IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-35 AND 41-45,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 21-35 and 41-45, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same. Applicant respectfully submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the present invention, as defined by independent Claim 21. Applicant respectfully submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, an apparatus, comprising a receiver, wherein the receiver receives information regarding an individual, wherein the information regarding an individual is transmitted from a computer or a communication device associated with a healthcare provider and is automatically received by the receiver via at least one of the Internet and the World Wide Web, wherein the information regarding an individual contains information regarding at least one of a diagnosis, a treatment, an administration of a treatment, and a procedure, and

a database or a memory device, wherein the database or a memory device is associated with the receiver and is located at a location remote from the computer or communication device associated with the healthcare provider, wherein the database or the memory device stores information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, and further wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare payers, includes healthcare records and a healthcare history for a plurality of individuals, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, information for processing information regarding a healthcare diagnosis and a healthcare treatment, and information for submitting an insurance claim to each of the plurality of healthcare insurers or healthcare payers, all of which features are specifically recited features of independent Claim 21.

Applicant submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the recited receiver which receives the recited information regarding an individual which is transmitted from a computer or a communication device associated with a healthcare provider, which is automatically received by the recited receiver

via at least one of the Internet and the World Wide Web, and which contains information regarding at least one of a diagnosis, a treatment, an administration of a treatment, and a procedure, and the recited database or memory device which is associated with the recited receiver and which is located at a location remote from the computer or communication device associated with the healthcare provider, and which stores information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers which includes healthcare records and a healthcare history for a plurality of individuals, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, information for processing information regarding a healthcare diagnosis and a healthcare treatment, and information for submitting an insurance claim to each of the plurality of healthcare insurers or healthcare payers.

Applicant further submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, a processing device, wherein the processing device processes the information regarding an individual using information stored in the database or the memory device, and further wherein the processing device at least one of stores the information regarding an individual in the database or the memory device and updates a healthcare record or a healthcare history

associated with the individual, and further wherein the processing device automatically generates an insurance claim based on the information regarding the individual received by the receiver, information regarding the healthcare provider, and information regarding a healthcare insurer or healthcare payer associated with the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer, and a transmitter, wherein the transmitter transmits the insurance claim to a computer or a communication device associated with the healthcare insurer or the healthcare payer, all of which features are still other specifically recited features of independent Claim 21.

Applicant submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the recited processing device which processes the recited information regarding an individual using the recited information stored in the recited database or memory device, which at least one of stores the recited information regarding an individual in the recited database or memory device and updates the recited healthcare record or the recited healthcare history associated with the individual, and which automatically generates the recited insurance claim based on the recited information regarding the individual received by the recited receiver, the recited information regarding the healthcare provider, and the

recited information regarding a healthcare insurer or healthcare payer associated with the individual. Applicant further submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, the recited insurance claim which is suitable for being automatically submitted to the healthcare insurer or the healthcare payer, and the recited transmitter which transmits the recited insurance claim to the recited computer or communication device associated with the healthcare insurer or the healthcare payer.

In view of the foregoing, Applicant respectfully submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, many of the specifically recited features of independent Claim 21. Applicant further respectfully submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the specifically recited features of independent Claim 21.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same.


In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art. Applicant further respectfully submits that Claims 22-35 and 41-45, which claims depend either directly or indirectly from independent Claim 21, so as to include all of the limitations of independent Claim 21, are also patentable as said Claims 22-35 and 41-45 depend from allowable subject matter. In particular, Applicant respectfully submits that Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the specifically recited features of independent Claim 21, and, therefore, Boyer, Provost, Rosenfeld, Sun, DiRienzo, and any combination of same, do not disclose, teach, or suggest, all of the features of each of dependent Claims 22-35 and 41-45.

Allowance of pending Claims 21-35 and 41-45 is, therefore, respectfully requested.

II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 21-35 and 41-45 is respectfully requested.

Respectfully Submitted,


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